What keeps you up at night?

Concerns about your financial responsibilities and personal life are often intertwined. By helping you plan for life events that have an impact on your financial picture, your Level Four Team can support you in making solid decisions, creating confidence in your financial outlook.

So that you have the opportunity to identify areas in which you would benefit from proactive financial management, please mark the following checklist. Your advisor-led team of specialists can provide additional information about any of these topics. More importantly, your team lead will aid in any financial decisions associated with each topic.

Financial basics

- ☐ How do I keep my records secure and organized?
- ☐ Am I paying too much in taxes?
- ☐ How can I get better at budgeting?
- ☐ How can I reduce my debt?
- ☐ How can I protect my assets from another potential market crash?
- ☐ How do managed-accounts work?

Education planning

- ☐ How can I raise money-smart children?
- ☐ What is a good age to start saving?
- ☐ How much should I save for my children or grand children's college?
- ☐ Will my child qualify for financial aid?
- ☐ What are my college savings options?
- ☐ What is a 529 Plan?
- ☐ What if my child goes to a more expensive college?
- ☐ What if my child doesn't use his/her college savings?

Family risks

- ☐ What if I become disabled?
- ☐ What if one of my children has to come back home after college?
- ☐ What if I have to care for my parents?
- ☐ How can I help a loved one with Alzheimer's disease?
- ☐ What should I look for in a nursing home?
- ☐ How does Medicare work?
- ☐ Do I need long-term care insurance?

Retirement

- ☐ What should I do with my employer's retirement plan?
- ☐ How do I manage and keep track of my retirement plans?
- ☐ Should I roll over my 401(k)?
- ☐ Should I be considering a Roth IRA or Roth 401(k)?
- ☐ Can I retire early?
- ☐ I'm retiring soon; what should be on my pre-retirement checklist?
- ☐ Will my money last through retirement?
- ☐ Should I retire to a different state?
- ☐ What do I need to know about Required Minimum Distributions (RMDs)?

Estate planning

- ☐ Will my family be okay if something happens to me?
- ☐ What are the typical estate planning steps?
- ☐ How can I protect my estate from taxes?
- ☐ How should I deal with my home as part of my estate?
- ☐ What do my survivors need to know?
- ☐ What tax rules do my beneficiaries need to know?
- ☐ How should I choose the beneficiaries for my IRA?
- ☐ Can I give to my favorite charity when I am gone?

Life events

- ☐ How can I help my recent college grad attain a foothold in the workforce?
- ☐ What are my options if I am laid off?
- ☐ What happens to my 401(k) when I switch jobs?
- ☐ How do we manage our finances after getting married?
- ☐ I am going through a divorce. What will happen to my assets?
- ☐ What do I do when a loved one dies?

Your other concerns

Name

Date

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Wealth Management